

Area Bloggers



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Age Spots - Health Insurance Marketplace

JUNE 27TH 2014 BY DEE LOFLIN

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*Submitted Article to
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Age Spots - By Ruth Dockins

Health Insurance Marketplace

Remember those of you who have Medicare do not need to worry about the new health coverage, so you have my permission to move on to other articles in this newspaper. The rest of you really need to take a look at the following article. This information is provided by the Center for Medicare and Medicaid Services.

Q: Now that I have health care coverage through the new Health Insurance Marketplace, are there materials available for me and my family to understand how to use this new health insurance?

A: Thanks to the health care law, millions of Americans now have quality health coverage through the Health Insurance Marketplace, Medicaid and the Children's Health Insurance Program (CHIP). You, or someone you know, may have health coverage for the very first time, or after many years without coverage.

The Centers for Medicare & Medicaid Services (CMS) has launched a new nationwide initiative, Coverage to Care, to help you, and all the newly covered, get the information you need to know, such as:

How to make the most of your health care coverage

How to find the right doctor

When and where to seek treatment, for example, emergency room care only should be used in the case of an emergency

Why getting the right preventive services is important

To help answer questions you might have about your new health care coverage, and to use it appropriately to get the care and preventive services that are right for you, Coverage to Care has a number of tools available at CMS.gov. Many are available in both English and Spanish, and more resources will be developed over the next few months.

The “Roadmap to Better Care and a Healthier You” includes eight steps which will walk you through everything you need to know to make the most of your coverage, including what common health care coverage terms mean; how to prepare for an appointment with a provider; what to expect when visiting the doctor’s office; and how to take advantage of preventive services that can help you stay healthy. The Roadmap also has a lot of information for you that you can refer back to as you journey to better health and well-being, including a list of resources and a personal health screening log.

Another tool is a series of videos that contain tips for you to navigate your new health plan and fully enjoy its benefits. Videos include segments on “Understanding the Plan;” “Words to Know;” “Finding a Provider;” “Making an Appointment;” and “My First Visit.”

It’s great to have the security and peace of mind that comes from having quality health care coverage. But it’s important to fully understand when, where, and how to use it to get the right care in the right place at the right time—and not just when you’re sick, but to stay well. The Coverage to Care resources can help you do that, and help you stay healthy and make the most of your health coverage.

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